# Case 17-11029-mdc Doc 148 Filed 07/03/22 Entered 07/04/22 00:34:48 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-11029-mdc
Tonneh Tokpah Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jul 01, 2022 Form ID: 3180W Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2022:

Recip ID	Recipient Name and Address
db	Tonneh Tokpah, Philadelphia, 5343 Arlington St, Philadelphia, PA 19131-3237
13866467	Boyo Boima, 7652 Wyndale Ave, Philadelphia, PA 19151-2707
13947096	His Kingdom Builders International, 668 Northern Lgts., New Braunfels, TX 78130-2696
13947100	Melvina Cheeks, 9 Deer Lodge Court, Owings Mills, MD 21117-3816
13932027	Ms. Louise Nelson, 2728 E. Franklin Avenue, Apt. 1006, Minneapolis, MN 55406-4101
13875740	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.	· ·	,,	
Recip ID smg	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
ū		Jul 02 2022 00:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
13872585	EDI: AIS.COM	Jul 02 2022 04:18:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13866477	Email/Text: megan.harper@phila.gov	Jul 02 2022 00:14:00	City of Philadelphia, Major Tax Unit/ Bankruptcy, 1401 John F. Kennedy Blvd, Rm 580, Philadelphia, PA 19102
13918163	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 02 2022 00:14:00	Delmarva Power & Light Company, 5 Collins Drive, Suite 2133/ Mail Stop 84CP42, Carneys Point, NJ 08069-3600
13880576	EDI: DISCOVER.COM	Jul 02 2022 04:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13866518	+ EDI: IRS.COM	Jul 02 2022 04:18:00	IRS, Bankruptcy Dept, PO Box 7346, Philadelphia, PA 19101-7346
13933039	+ EDI: AISMIDFIRST	Jul 02 2022 04:18:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
13876020	EDI: PENNDEPTREV	Jul 02 2022 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13876020	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 02 2022 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13931120	+ EDI: AIS.COM	Jul 02 2022 04:18:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13934681	EDI: WFCCSBK	Jul 02 2022 04:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Bypass Reason Name and Address

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 smg

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2022 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2022 at the address(es) listed below:

Name **Email Address** 

BRAD J. SADEK

on behalf of Debtor Tonneh Tokpah brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com

MATTEO SAMUEL WEINER

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com

MEGAN N. HARPER

REBECCA ANN SOLARZ

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:				
Debtor 1	Tonneh Tokpah	Social Security number or ITIN xxx-xx-6674		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 17-11029-mdc				

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tonneh Tokpah dba Liberian Shipping Company

6/30/22

By the court: Magdeline D. Coleman

United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.